

THE CO-OPERATOR

NOT FOR US - BUT FOR ALL

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YCW CO-OPS LOOK AHEAD

BIG PLANS FOR 1963

Nineteen hundred and sixty-three promises to be a busy year in the expansion of the Y.C.W. Co-operative Movement.

Mr. Brian Waldron, Chairman of the Co-operative Development Society, made this clear when he was asked to make a statement on the plans of the Y.C.W. Co-operative Movement for 1963.

Mr. Waldron said:

The first objective will be that directors and members of existing co-operatives will be encouraged to persevere in building their societies in to more effective instruments of social and economic benefit for all.

The Y.C.W. Co-operative Movement now has approximately 350 directors of co-operatives, 34 full-time workers and about 60 honorary

secretaries and treasurers of credit societies. This growing force of people devoting considerable time to the propagation of non-profit making enterprise now combines a wealth of experience and ability which augurs well for continual progress.

The second objective will be to provide the first specific co-operative training school for co-operative

leaders. This will be held early in 1963. It will consist of a course of six to eight nights devoted to social and economic matters and Christian principles.

The third objective will be to improve the participation by members in their respective co-operatives and to inform them of other co-operative co-operatives and to support. An important part of doing this will be through

The New Co-operative Service—Instalment Insurance—announced in the last issue of the Co-operator has been received with enthusiasm.

INSTALMENT INSURANCE HAS COMMENCED

The Instalment Insurance Contract which enables a person to have all of his insurances, namely Household, Business, Medical and Hospital and Life Assurances, all provided on one concise simple contract, and the combined annual premiums paid by equal monthly instalments, was devised after detailed investigations by the Y.C.W. Co-operative Development Society.

To those who have experienced the rewards of co-operative effort, this heralds great things for the future.

Insurance, both General and Life, plays a major part in the life of every citizen—and the power of an active participation by co-operators in this field can have tremendous results with benefits to the individual members and

the co-operative movement generally.

The financial assistance that has been given to individual members through their association with our Housing, Trading and Credit Societies are now established facts.

The advantages of co-operative insurance will be equally rewarding, and the reserves established by this form of business when used in the expansion and development of

co-operative activities, will be tremendous.

Because of the definite steps now being taken to increase insurance, it has been necessary to increase the staff of the Insurance Division.

Mr. Ken Treacy, whose appointment to the staff of the Y.C.W. Development Society was announced in the last issue of the Co-operator, has now been appointed manager of the Insurance Division.

A special panel of part-time field representatives is being trained to follow up the requests for information and advice that have followed the introduction of the Instalment Insurance Project.

To see what the Co-operative Insurance has to offer you, read the article on page three.

CO-OP PRAYS FOR VATICAN COUNCIL

The Y.C.W. Co-operatives who base their educational programme on the social teachings of the Catholic Church, sincerely hope that the current Ecumenical Council will be the success that the Holy Father, Pope John XXIII intends.

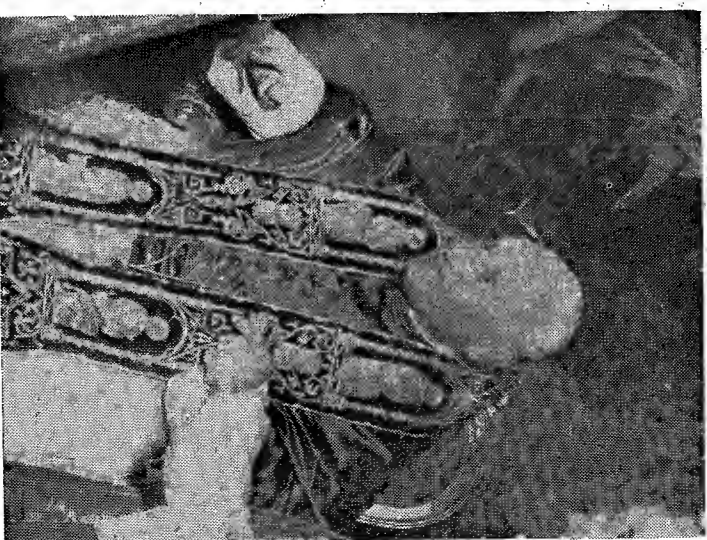
It is gratifying to know this Council is causing so much interest among non-Catholics.

Co-operatives consist of people whose membership enables them to help one another in at least an economic way. Our interest in our fellow human being must be more than material.

We are interested in helping solve his material problems for the far greater rea-

son that such help may be the means of his living a more Christian life and thus fulfilling God's purpose of an eternity in heaven.

In keeping with that worthy motive, members of Y.C.W. Co-operatives are asked to pray to God frequently that He may bless this Council so that its results will be responsible for bringing more souls to union with Him.



home discussions.

The home discussions and the regular meetings of directors will undoubtedly throw up new problems for existing co-operatives to tackle. In some cases new co-operatives could come into being to solve problems.

Already discussions are taking place in committees of the Development Society for means of helping people overcome economic difficulties which are not being solved by existing co-operatives. Among these could be listed the following:

Co-operative Land Settlement.

Scheme for temporary homes for newly-married couples.

Education loan insurance plan.

The budget service plan already in operation in some credit societies will be a bigger feature of credit society operations in 1963.

Many new credit societies will be formed.

A more effective Fidelity Guarantee Insurance policy will be introduced, to cover office-bearers of credit societies.

The Development Society will set up its own research group to study economic trends and problems particularly in relation to the family.

Steps will be taken to bring about closer relationship between Christian co-operative movements in all States in Australia.

The above plans will be closely persevered with. They provide plenty of work for anyone keen on co-operatives to lend a helping hand. We can be encouraged by the experience of such great success in co-operatives in 1962, to approach these progressive plans for 1963 with real confidence.

CHRISTMAS MESSAGE

*The Co-operator wishes all readers a happy and Holy Christmas.
May the Infant Jesus bless you and your family abundantly.*

EDITORIAL

CAN YOU AFFORD NOT TO HAVE ONE?

WORD went around the neighbourhood that Mr. and Mrs. X were to be evicted from their house because they had fallen behind in their repayments.

The neighbours were very sorry. The X's were good people. They had six young children—all well cared for. They had always been struggling financially—Mr. X did not have a highly paid job—but they had a reputation for honesty.

During the last year Mrs. X had had a bad run of health. In hospital a few times. Everything had gone against them. Something had to go overboard. It looked like the house. Some said he needed £56 to catch up his arrears.

Sympathy not Enough

Sympathy, though appreciated by the X's, did not prevent their eviction. The neighbours—good people—acted only as individuals. Not one of them individually felt any responsibility to lend the X's £56, even if any one of them could.

Had they thought collectively they could have combined to raise enough money to lend the X's and probably would have been able to satisfactorily arrange repayments. But the implementation of that simple solution would have caused them many doubts and some inconveniences.

A Certain Solution

The better solution of Mr. and Mrs. X's problem is the one that can be readily applied in any local credit society. A neighbour hears of Mr. X's problem. He thinks of the local credit society. He talks to Mr. X and finds out he is not in the society but welcomes the suggestion of it as a solution.

The neighbour takes him along to a director of the credit society and introduces him. It then becomes a matter between Mr. X and the credit society. If Mr. X joins the society and the Board are satisfied, he will get his loan with all legal formalities fully covered.

The neighbour checks up with Mr. X later on and learns that he has got the loan and his difficulty has been overcome. Mr. X is very grateful.

The neighbour is happy too. He and other locals have been members of the credit society for a while. They all have some savings deposited with it. Their deposits have made it possible for Mr. X to get his loan at his time of need.

The existence of the local credit society provided these opportunities: the neighbour had a service to offer Mr. X; the neighbours actually helped Mr. X through the credit society; Mr. X was able to solve his critical problem, without accepting charity.

Forty-one co-operative credit societies are affiliated with the Association of Catholic Co-operative Credit Societies. They are providing this and other services to parishioners continuously.

Can your parish afford to be without a credit co-operative? You could easily set the ball rolling to have one started for your fellow parishioners.

You should contact the Co-operative Development Society for advice and guidance.

WATTLE PARK HAS LARGE OPENING

Fifty-five parishioners showed their confidence in the parish credit society when they applied for membership at Wattle Park's formation meeting on 8th October.

This augurs well for the future of the society which will commence business early in November.

Directors of the society are Messrs. Jack Kirkham, Kevin Ogile, John White, Michael Bourke, John Perrott, Barrie Smith, Norm Raeburn and Jim McNamara, has been appointed secretary and John Close, treasurer.

Oak Park move ahead

A Credit Society has been operating in the Oak Park Parish since the beginning of May. This Society commenced with 25 members and membership now stands at 50.

Loans totalling £1038 have been loaned to members and deposits of £1388 have been received.

Members are requested to make use of facilities the Credit Society offers. Directors are: Paul McMaster, Cyril Murphy, John Nelson, Gerry Welch, Les Bertram, Hugh Livingstone, Bill Woodward, and Ken White is Secretary and Jack Crough Treasurer.

SUCCESSFUL RETREAT

The Co-operative Development Society congratulates the wives of directors and staff of our co-operative movement who responded in such good numbers to attend the one day retreat at Maiba-Wamba, Cheltenham, on Sunday, 28th October. Sixty-two attended.

The retreat was conducted by Rev. Father B. Burke, National Chaplain of the Y.C.W. Girls Movement. Ft. handled the retreat splendidly, judging by the thanks expressed by the ladies afterwards.

The Development Society thanks Rev. Fathers C. Shale and T. Jones who assisted Father Burke during the day. Mr. and Mrs. Deluca, for preparing the luncheon; Misses C. Harris, M. McKnight, P. Cosgrave and K. Atkins who served the luncheon and afternoon tea; the good people who provided transport for a number of the women; and the Y.C.W. Movement for the use of Maiba-Wamba.

Encouraged by the big response to this retreat, the Development Society will hold at least two next year.

BE A BLOOD DONOR AND SAVE A LIFE

The Co-operator brings to the notice of its readers the urgent need in the community for more blood donors.

Most of the eligible employees of the Y.C.W. Co-operatives are regular blood donors at St. Vincent's Hospital Blood Bank.

It is hard to imagine a more charitable action than that of being a regular blood donor. The opportunity to be one should appeal to every Christian and especially to people who believe in co-operation.

We are pleased to pass on the following information from the St. Vincent's Hospital.

"There is a need for more blood donors, due to advances in surgery (such as chest surgery which includes heart and lung surgery), an increase in road accidents and similar tragedies.

CO-OPERATIVE AID PROGRAMME

Ottawa (CUC): Co-operatives everywhere, the new programme to help co-operatives in underdeveloped regions, was introduced to Maritime co-ops heads at a meeting in Moncton, August

Dr. A. F. Laidlaw described the Co-operative Union of Canada project at the semi-annual meeting of Maritime Co-operative Planning Committee. A group of some 25 persons from co-ops, farm organizations, university extension departments and governments in the three provinces were present at the meeting.

In answer to questions, Dr. Laidlaw said that Co-operatives everywhere was to be a people-to-people form of aid, that it would be administered through the Co-operative Development Foundation and that the first priority would be one

"It may be of interest to give some details of our requirements.

"The donor should be in very good health, between the ages of 18-60 and not less than 8½ stone in weight.

"When blood is taken the donor usually leaves hospital within half an hour and the period of time spent in the department would be less than one hour.

"A suitable appointment can always be arranged by telephone. The number is 41-0221 and ask for the Blood Bank extension 457."

Latin American country soon to be selected by an advisory committee working with the CUC.

CO-OP DIRECTOR LOSES HOME IN FIRE

Dan Armstrong, popular and experienced director of Y.C.W. Co-operative Societies, had the misfortune to have his home at Burwood totally destroyed by fire recently.

The Co-operator extends to Dan and his wife Kath and their five children the sympathy of the co-operative members.

Dan has commenced building his new house and has received voluntary assistance from fellow parishioners and from friends in co-operatives. Mr. and Mrs. Armstrong are very grateful to these helpers and to the large number of other people who have extended help to them in a number of ways.

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INSTALLMENT INSURANCE IS A WINNER

PARTICULARLY TO SELF-EMPLOYED

The reaction of people from many walks of life to the Instalment Insurance Contract introduced by the Y.C.W. Co-operative Society has been unanimous—that is a winner.

It's value to the normal householder is undoubted—but its value to the self-employed businessman is even greater.

It is not intended that this article be an explanation of what insurance covers or costs, other than to observe that the cost of insurance does deter many people from adequately insuring their possessions against loss—in effect they take the risk of carrying the risk of loss.

This applies to their homes, their household possessions and also, their preparedness for accident and sickness.

Very few houses would be NOT insured—but a large number are definitely UNDER insured and quite frequently not insured against certain risks such as Storm & Tempest and Breakage of Glass.

Surprising as it may be, many people do not have any, or at the best have very little insurance on the contents of their dwelling.

How much does the average man pay each year for insurance?—move to the point perhaps would be—how much would the average man pay each year for the insurance he should have?

A Brick Veneer house valued at £3,500 with household contents valued at £1000 could be adequately insured for approx. £10, whereas to insure a weatherboard house of similar value and contents under the same conditions would cost in the vicinity of £22.

The inevitable result of this is that many weatherboard homes are only insured against Fire and NOT against other risks.

ACCIDENT AND SICKNESS

We are all conscious of the high cost of Medical care and Hospitalization but the number of families who pay the £21/8/0 per year necessary to give themselves maximum benefits under our Social Service Legislation is not high.

Many people are contributing to Hospital and Medical funds but only for minor benefits payable under outdated schedules introduced years ago before medical costs rose to their present levels.

CAR INSURANCE

How many people do you know who are driving cars which are uninsured? A comprehensive car policy for any old car will cost from £20 per year upwards. A cheaper policy is available which protects your legal liabilities but does not cover repairs to your own car.—This type of policy is a basic necessity.

It will be seen therefore, that the normal housekeeper could have an annual insurance bill of £50 to £60 without going into the luxury class of taking out Life Assurance to provide for his retirement or family in the event of his death.

It is because of this that the Y.C.W. Co-op. Society has introduced Insurance Contract.—It enables the householder to place all of his insurances on one simple contract, and make his payment monthly.

With this regularity of his budgeting for insurance and paying the premiums as it were from his regular income instead of delving in savings and reserves it becomes possible to readily

assess just how much one can really afford to pay for insurance and this is most important.

Let us face facts—Insurance is not a luxury, it is part of our cost of living, and like all other facets of our existence it has to be looked at in its right perspective.

The Y.C.W. Co-operative Society is not interested in selling anything to people that they do not want or can not afford—this applies equally to insurance as it does to merchandise.

We do however wish to give service—and if we can give you something you want on terms you can afford—we will be happy to do so.

CONGRATULATIONS TO ARCHBISHOP MANNIX

The Co-operator has pleasure in recording its congratulations to His Grace, Archbishop Mannix, on the occasion of the golden jubilee of his consecration as a Bishop.

Our congratulations on this joyous event are only one in the vast number that have been extended by individuals and organizations.

But Dr. Mannix's jubilee causes us to recall the ready approval and encouragement he gave to the Y.C.W. Movement when it sought his advice about sponsoring Co-operatives in 1944.

His Grace's support gave great confidence to our early

efforts and his counsel in subsequent years has always been of great value.



In union with so many others, we thank God for Archbishop Mannix's long life as Bishop and Archbishop and ask God's continued blessing on His Grace.

GOVERNMENT HELP TO HOME SEEKERS

The Victorian Government has recently announced a seven point programme to assist home ownership in Victoria. The most important point in this plan is the decision to sell one thousand blocks of land at present held by the Housing Commission.

At the present time the Housing Commission is holding some twelve thousand blocks in the Metropolitan area, and there is little doubt that the fact that this land is not available does have the effect of increasing the price of other home sites.

The Government's decision to sell one thousand of these blocks at a moderate price is, therefore, very welcome, not only to those fortunate enough to obtain one of

these blocks, but others who may be seeking private blocks in the same areas.

No details have yet been announced as to the conditions of sale or the location of the land, but it does seem likely that the land will be sold for cash to persons who wish to build within eighteen months of the time of purchase.

Anyone thinking of buying land should write to the Housing Commission immediately so that their name can be recorded, and they can then be kept informed of any developments in this field.

ARE YOU SELF-EMPLOYED?

If you are a self-employed tradesman or businessman, Instalment Insurance is something you should examine closely.

In addition to the normal insurances you require as a householder you have to protect yourself against accident and sickness, and at the same time pay Workmen's Compensation Premiums to protect your employees. You probably require additional insurance to cover your stock and plant together with your risks and liabilities as a business operator. Your annual

premiums could be pretty substantial if you are well established. The value of Instalment Insurance to you can be a financial investment as well as practical budgeting.

The Y.C.W. Co-op. Insurance Division can arrange your insurances for you in such a way, that what is normally a complex problem can be greatly simplified.

VACANCY

The Y.C.W. Co-operative Society has a vacancy for an Expd. Clerk / Typist.

Apply in writing to: Y.C.W. Co-op. Society, 157 a'Beckett Street, Melbourne.

All those connected with the problems of housing will welcome the Government decision, and the Minister for Housing, the Hon. L. H. S. Thompson who put forward this plan is to be congratulated for his genuine interest in the needs of the people and his readiness to take any steps he feels will assist to overcome the problem.

Although most of us would like to see the elimination of the need for second mortgages altogether, it is encouraging to see a realistic approach to the problem so that the home seeker who is forced to obtain a second mortgage will be able to do so at a rate of interest and a repayment term which does not place an intolerable burden on his shoulders.

The second point in the Government's policy was the decision to give the Home Finance Trust (the Government controlled lending institution) the power to lend three to six hundred pounds on second mortgage at reasonable rates of interest.

3. The setting up of a research department within the Housing Commission to keep track of building trends and requirements.

4. The expansion of the Government's Home Ownership Advisory Bureau which has the task of advising the public of the availability of funds, conditions of loans and other information which may assist them to get housing finance.

In addition to this attempt to solve the second mortgage problem, the Government has introduced legislation to enable Co-operative Housing Societies to increase their maximum loan from £3000 to £3300. For those able to obtain Co-operative Housing Society finance this will be of some assistance.

In addition to the three points above, the Government has four other points for the assistance of the home builder. These are: 1. The formation of a Committee of builders to recommend to the Government methods of keeping down house prices. 2. A conference of the Building Industry to suggest amendments to laws and re-



A CHILD IS BORN

In their children parents see someone to love. In their children they see someone who will love them. In each child they see a living expression of their love for each other.

Parents know that the personalities of their children are not passing things; human personalities endure forever. Parents know that the being of each of their children is forever attributable to the fact that they love each other.

I doubt whether many parents are often consciously aware of these facts; but they undoubtedly explain why, for instance, so many parents on a comparatively low income will go to so much sacrifice to pay for the education of their children.

I SUGGEST that it is valuable to look at Christmas in these terms. Although Mary is a privileged member of our race, there is no reason for believing that her reaction to the birth of her Child was in any way different from that of another devoted mother. Jesus Christ was her Child; He was flesh of her flesh; she felt joy at having a child of her own. But what concerns me at the moment is not so much Mary's personal joy as the fact that in the birth of Our Lord she was chosen to represent us all.

In her Child we all have someone to love. In her Child we all have someone Who will love us. In her Child we see the living and permanent expression of God's love for us. In this Child man is forever united with God.

I doubt whether many of us are consciously aware of these facts from day to day, but they are so basic to the Christian way of life that it is good to remind ourselves of them, at least at Christmas.

IN this Child each of us is united with God. We love God with more than our own love; we love Him with the love of Christ in Whom we live. We love our children with more than our own love; we love them with the love of Christ with Whom we are one, not forgetting that our children are also the children of God.

My point is that Christmas can be understood only in terms of a love that carries over into every phase of our lives. Although I have spoken only of the family, may I conclude by reminding you that your membership in a co-operative movement is best understood as a human expression of the Divine Love of which I have spoken.

Behind with the House Insurance?

No money for a yearly Rail ticket?

Caught with an overdue gas bill?

HAVE YOU TRIED BUDGETTING THROUGH YOUR CREDIT SOCIETY?

In our last issue we explained how a member of the Reservoir Credit Society can operate an "overdraft" budget plan through his credit society.

Other societies are contemplating introducing this complete budget plan.

"OVERDRAFT" PLAN A HELP.

It seems that the "overdraft" budget plan will help many more people than will the more restricted budget plan operating in all credit societies where the society will pay a member's periodic bills on his authority provided he has enough deposit in hand to meet the bill.

This is borne out by the fact that many families when they start writing down their annual, half-yearly, quarterly and monthly commitments find that too many of the bills come close together and that for a period of weeks they are financially embarrassed. Spread over a full twelve months however, they pick up again, especially when they have a considerable tax refund to take into account.

Such people find the deposit only, budget plan inadequate for them. The "overdraft" budget plan is what they need.

NEEDS CREDIT SOCIETY APPROVAL

It enables a member to plan his twelve months budget with his credit society.

This actual listing of annual commitments is an education in itself for families. It makes some of us realise that we haven't enough money coming in to meet all our bills. The "compulsory" savings of tax deductions is a factor that helps some of us finally make ends meet.

THIS MAKES IT CLEAR

For others the only solution is to find a means of raising some more money. The taking of an extra part-time job is a necessity for many. But in making full and wise use of our income, pen and paper budgeting is essential; and use it.

FURNISHING TO A PLAN.

Continuing our series on furnishing, this issue we emphasise the need for getting value; both in the quality of goods, and the present and future advantages to which they may be used.

BEDDING

Do not be misled in attempting to make marked savings on bedding, for such is most certainly false economy.

Interesting to note that the labour cost to make up a cheap unit is almost the same as it is to build a more expensive mattress.

Therefore it is logical to assume that the quality and quantity of materials used are the deciding factor in respect to value.

Definite guides to buying bedding are:

(1) Avoid the so called "Specials" unless they are recognized brands and grades of reputable makers who are prepared to back their products with guarantees.

(2) On bedding required for constant use by older children and adult members of the family be prepared to spend the maximum the budget will allow.

(3) Make sure the base on which the bedding is used is the type recommended for the particular variety of mattresses you are using.

With regard to selection of pillows, the same basic rules apply.

ROBES

Undoubtedly the best proposition for those planning to move into their own home is to have their robes built-in by the builder. This move makes for both economy and efficiency; eliminates dust traps and inconvenience of moving furniture to clean room.

However, where this suggestion is not practical, it is recommended that a "Pre-Fab" type be purchased.

For the young couple living in rooms, flats or temporary accommodation, these units provide good robe space; they can be moved to a second bedroom later or

utilised in a house planned to be constructed later. Productions of this nature although being quite solid are not glued and can easily be dismantled.

CHEST

A good companion unit to pre-fab are chests of drawers.

If you are not established permanently in your own home a chest with a mirror is preferable to a dressing table, due to the capacity for storing clothes.

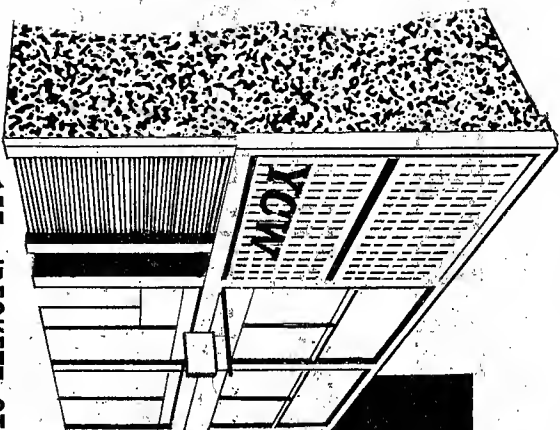
Chests are readily incorporated into alternative furnishing plans you may have at later dates; second bedroom, nursery, etc.

Several manufacturers are now specialising in multi-purpose units. If interested the "Co-operator" will arrange for brochures.

LOOK FOR VALUE

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CREDIT SOCIETIES NEWS

CASTLEMAINE SAY "THANKS" TO FR. BLAKE

John Sporie, President of St. Mary's Castlemaine Credit Society, passes on news that the society is doing very well. It started in November, 1961, with 40 foundation members. Its membership is now 100 people, many of whom are regular depositors.

The society has recently started a "school bank" for the local Catholic schools. 25 children have joined it already.

Twenty loans, amounting to a total of £3232, have been granted to members. Directors proudly report that there are no borrowers in arrears in their repayments.

John says this excellent progress is due to the wonderful work and attendance at meetings of the directors; and to the untiring efforts and self-sacrifice of secretary, Brian Knox. A welcome addition to this band of workers is the recently appointed assistant secretary, Allen Curry.

Directors, office bearers and members in Castlemaine received great inspiration from Rev. Father C. Blake, whose interest in co-operatives was responsible for the parishioners starting a credit society. Father was an enthusiastic educator of the directors. His talks to them on Christian social principles and on various aspects of co-operatives were particularly helpful.

Father Blake has been transferred from Castlemaine to West Preston. John Sporie wishes on behalf of St. Mary's Castlemaine to publicly thank Father Blake for everything he did for them. The Co-operator gladly records this tribute to Fr. Blake and looks forward to his continued interest in the development of co-operatives.

BOX HILL ACQUIRE NEW-LOOK OFFICE

Box Hill now has a very nice indoor collection centre. Thanks for this are due to the co-operation of the parish priest, Rev. Fr. D. Conquest, and to the able work of members Peter Bainbridge and Fred Davies.

NEW SOCIETIES START IN GIPPSLAND

Two recent formations of credit societies of great interest are those at Moe and Newborough.

Moe had their formation meeting on 19 September and Newborough theirs on 10 October. Co-operative Development Society representatives who helped in these formations are Ted Long, Bob Maybury, Ken Treacy and Brendan Griffin.

Directors of the Moe society are Messrs. W. White, T. Jenkins, W. Lomas, G. O'Keefe, D. Holliman, T. Ellis and J. Dircks. Secretary is Brian Kelly, who is the originator of the idea.

Included among the directors of the Newborough society are:

Messrs. J. Boerens, R. Watson, T. Scully, W. Riggall, D. Hallinan, and the secretary is Mr. A. Tabone.

BULLEEN INVITE INQUIRIES

A credit society was formed at Bulleen-Templestowe on 6th September at a meeting held at the Penguin Laundry in Bulleen.

Rev. Fr. J. Spillane was present and congratulated the organizers of the meeting and the foundation members of the society.

Directors elected were: Messrs. Leon Magree, Bill Davery, Brian Clifton, Gerald Faulkner, Ted Healey, Brian Kincaid and Barry Frayley. Secretary is Michael Meehan.

They invite enquiries about the society from all parishioners of Bulleen-Templestowe.

BALLARAT CHRISTIAN SOCIAL WEEK

Leo Dodd, publicity officer for the Ballarat Regional Development Committee, has given us a preview of Ballarat's first Christian Social Week, which will be held from 2nd-9th December.

Pope John's great Encyclical on the Social Order, "Christianity and Social Progress," has been chosen as the theme for it.

A session will be held each night, with several speakers covering particular social subjects.

On Thursday December 6th, five papers will be given on "The Christian, the State and the Economic Sector." Mr. Bill Fogarty, Chairman of the Ballarat Regional Development Committee, will speak on "Christian Co-operatives." As there has been great local interest in the development of the Co-operative Movement, it is expected that this night, and in

fact the whole Social Week, will be well attended by co-operative members.

There are now four credit societies in Ballarat, namely, St. Patrick's, St. Alphonsus, St. Columbas and Redan-Subtopol's.

Redan-Subtopol held its formation meeting on 30th September and has commenced business. This formation was brought about by the keen interest and help of the Ballarat Regional Development Committee. Ken Treacy, representing the Co-operative Development Society, was present at the formation meeting. Mr. Wally Gunn is secretary of the society.

INTERSTATE NEWS

SYDNEY: Rev. Fr. J. Gallagher of the Credit Union Development Ltd. of N.S.W. passed thorough Melbourne on his way to Perth in October. He had discussions with representatives of the Y.C.W. Co-operatives regarding a proposed interstate conference of Christian co-operative movements.

The Credit Union Development is now working on a land sub-division and community housing project in conjunction with one of its parish credit societies.

LAUNCESTON: George Cashion of the Invermay Credit Union reports that the four Tasmanian parochial credit unions have an aggregate membership of 400 people.

The Co-operative Development Society of Victoria has promised the Tasmanian societies every help and it is expected that a close relationship will benefit both Tasmania and Victoria.

BRISBANE: Adrian Hayes reports that a group of people are continuing a study of the co-operative idea with a view to having co-operatives started there.

PERTH: Rev. Fr. J. O'Brien of the Catholic Centre has had Father J. Gallagher of Sydney visit Perth to help in the formation of a parish credit union. Father Gallagher was very impressed with this initial effort in Perth.

CANBERRA: North Canberra Credit Union Co-operative Ltd. is loaning about £3,500 to members annually. It is showing interest in the practicability of closer contact with the Y.C.W. Co-operative Movement.

FINLEY (N.S.W.): News from Mr. K. Huntington, secretary of Finley and District Credit Union and from a member of that Union, Laurie Smith, indicate that this is a very active co-operative. They have over 100 members and place great importance on the "cottage discussion" method of education.

ROCKHAMPTON: The credit unions and the trading co-operative initiated as a result of the efforts of Fr. J. Leahy, are progressing well.

GREAT GROWTH

DNISTER (UKRAINIAN) Credit Society continues to go ahead in leaps and bounds. According to a report by secretary, Baden Nazar, the society has loaned £20,000 to members in the six months ended 30th September. This brings the aggregate of their loans since formation in August 1959, to the high figure of £82,000. INSTALLMENT

Werribee form New Society

Parishioners of St. Andrew's, Werribee, now have the facilities of a co-operative credit society thanks to the pioneering activities of men like John Wright, John Cooney, Don Laws and Joe Sammartino, who organised a series of home discussions to discuss the idea.

On 2nd October, a society was formed at a meeting held at St. Andrew's Hall. Over thirty people attended and elected the following directors: Messrs. John Cooney, John Wright, Don Laws, Joe Sammartino, J. O'Keefe, M. Smith and Joe Jury and Secretary is Brendan Thompson.

Co-operative Development Society representatives who assisted in the preparation for Werribee's formation were Ted Long, Leon Magree, Arthur Carter and Pat O'Connor.

OPENING AT BENNETTSWOOD

At the formation meeting of the Bennettswood Credit Society, held at St. Scholastica's on 17th October, the following people were elected directors: Kevin Douglass, Gerry O'Brien, Brian Foley, Bill Jamieson, Kevin Davison, Clem O'Sullivan and Lloyd Kelly.

Des Clohesy is to be secretary of the society.

The Parish Priest, Rev. Fr. G. Malby, expressed his pleasure that a credit co-operative was being formed by his parishioners.

Thanks are extended to the following experienced co-operators who conducted home discussions at Bennettswood in preparation for the formation: Leo Stewart, Arthur Carter, Ted Clifford, Vin. Dunn, Leo Williams and Leon Magree.

BUILDING A BETTER WORLD

IS THIS YOUR VIEW ON THE CO-OPS.?

The history of the Co-operative Movement in Australia is studded with numerous historic moments, when challenging decisions have been made to undertake new ventures.

These decisions have invariably been made because some economic problem of the average working man required a new approach, or a different outlook to that being offered by the normally accepted methods of doing business.

The whole purpose of our existence as a co-operative movement can be summed up in our desire to build and mould economic conditions which will make our community a better place to live in. Our purpose is to make it practical for the ordinary wage earner to live a Christian life. The social and economic commitments of everyday living are the fields in which our influence must be felt.

To influence the Moguls of Business—we must have spirit—and financial stability.

We have the spirit—at present our numbers are small, but each year our ranks are filling with new recruits—introduced through contact with Co-operative Services—who are realizing that if we want to get things done we have to be prepared to do something ourselves.

SELF-HELP OUR METHOD
As our numbers grow—so must our financial stability grow with us—we cannot expect "hand outs" from the people who control the finan-

cial policies we hope to change; therefore we must finance ourselves.

This does not mean "taking around the hat" or soliciting donations or running charity bazaars. BUT IT DOES MEAN THAT WE MUST CHANNEL OUR RESOURCES WHERE THEY WILL GIVE US THE MOST RETURN.

SHARE THE PROFIT

We all know that any business if it is to be successful must be operated at a profit; but our concern is to what purpose is that profit put. IS THE PROFIT BEING USED FOR THE BENEFIT OF THE PERSON WHO MAKES THE BUSINESS POSSIBLE—NAMELY THE CUSTOMER—i.e. YOU AND ME?

Who would have believed, even five years ago, that a handful of idealists experimenting with Co-operative Credit Societies would have set "a small stone" rolling which has gathered such momentum, that in five years it has been possible to lend over \$500,000 to individuals requiring short term finance at better than average interest rates and at the same time pay the investors, themselves only everyday wage earners, better than average interest rates on their savings.

With an idealistic faith in the power of co-operative enterprise and confidence in our supporters, the challenge to do something for the man

who "pays the bill" has been attempted in the fields of Housing, Trading and Credit facilities.

The success we have achieved with these ventures has proved beyond doubt that this confidence has been justified.

CONFIDENCE IN CO-OP. INSURANCE

It would be very difficult for even a confirmed cynic to dispute the service these societies are giving to the members participating in them. We therefore approach the Y.C.W.'s Co-operative's Instalment Insurance Project with confidence. It has opened up a completely new field of service whereby it is now possible for us all to do what we all want to do—TO PROTECT WHAT WE HAVE AND PROVIDE FOR OUR FUTURE.

You might well ask what is in it for you? or what good purpose can be served by you placing your insurances with the Co-operative?

You are safeguarding yourself now by insuring with a reputable company and perhaps getting a commission or discount as an incentive. Can the Co-operative match the service you are getting now?

TAKE THE LONGER VIEW

To give a simple straight answer to this is not so easy, because your individual attitude must be considered.

Are you interested only in immediate cash discounts or are you interested in competitive prices with some discounts in the form of rebates WITH SOME OF THE PROFITS GOING BACK INTO THE BUSINESS TO BUILD UP AN ORGANIZATION WHICH WILL BE WORKING FOR YOU AND YOUR DEPENDANTS WHO FOLLOW YOU.

Our activities in the insurance field have until now been relatively small—we have restricted our activities to the insuring of the homes built through the Co-operative Societies and the contents of some of these homes. Even from these relatively humble activities the Co-operative Movement and its members have already benefited.

With the widening of our scope of activities into other forms of Insurance, our achievements and influence must increase.

There is every reason to believe that the rebates payable on Insurance by the Co-operative Society will be worthwhile to the member and there is also every reason to believe that the financial stability of our Co-operative activities and our influence in the business world will be greatly assisted by the co-operative efforts of all our supporters.

ADDRESSES OF CREDIT SOCIETY SECRETARIES

Bacchus Marsh
Mrs. I. Hogan,
4 Standfield Street,
BACCHUS MARSH.

Ballarat (St. Pat's)
Mr. T. R. Currie,
54 Lydard Street,
BALLARAT.

Ballarat E. (St. Alpinus)
Mr. P. Deney,
29a King Street South,
BALLARAT EAST.

Ballarat N. (St. C'mbas)
Mr. G. Walsh,
119 Carpenter St.,
WENDOURREE.

Beaumaris
Mr. J. Dunne,
402 Balcombe Road,
BEAUMARIS.

Belmont
Mr. W. McFarlane,
20 Marcus Street
HIGHTON.

Bendigo (Sacred Heart)
Mr. J. Boag,
107 McIntyre Street,
BENDIGO.

Bendigo (St. Kilian's)
Mr. R. Fysing,
167 Bridge Street,
BENDIGO.

East Bentleigh
Mr. J. A. Mason,
882 Centre Road,
SOUTH OAKLEIGH.

Bentmore
Mr. F. R. Clarke,
69 London Street,
BENTLEIGH.

Bennetswood
C/o Catholic Prestery,
322 Burwood Road,
BURWOOD.

Box Hill
Mr. V. Dunn,
17 Beaver Street,
BOX HILL SOUTH.

Bulleen
Mr. M. Meehan,
9 Maringa Street,
BULLEEN.

Castlemaine
Mr. B. Knox,
58 Kennedy Street,
CASTLEMAINE.

Cheltenham
Mr. T. Cowie,
67 Evesham Road,
CHELTENHAM.

Clayton
Mr. N. Bonford,
18 Eva Street,
CLAYTON.

Croydon
Mr. W. O'Brien,
13 Devon Street,
CROYDON.

Dinister
Mr. B. Nazar,
132 Melbourne Ave.,
GLENBOY.

Eaglehawk
Mr. R. J. Murphy,
34 Sandhurst Road,
EAGLEHAWK.

Echuca
Mr. E. Nolan,
61 Annesley Street,
ECHUCA.

Fawkner North
Mr. E. Jenkins,
4 Welch Street,
FAWKNER.

Geelong (St. Mary's)
Mr. J. Ratcliffe,
368 Myers Street,
GEEELONG.

Glen Waverley
Mr. A. Carter,
115 Bogong Ave.,
GLEN WAVERLEY.

Golden Square
Mr. L. Segrave,
Camp Street,
KANGAROO FLAT.

Greynorth
Mr. J. F. Duggan,
35 Hedderwick Street,
NORTH BALWYN.

Highbett
Mr. A. N. Battye,
8 Sandford Street,
HIGBETT.

Kennington
Mr. K. F. Gallagher,
43 Lowndes Street,
BENDIGO.

Kyneton
Mr. D. Trewella,
83 Piper Street,
KYNETON.

Maryknoll
Mr. K. Staindl,
Post Office,
MARYKNOLL, VIC.

Mr. Waverley
Mr. E. Hyde,
14 Winbourne Road,
MT. WAVERLEY.

Maryborough
Mr. F. Brady,
316 Railway Street,
MARYBOROUGH.

Mitcham
Mr. J. Kennedy,
42 East Doncaster Road,
MITCHAM.

Moe
Mr. B. Kelly,
50 Kent Street,
MOE.

Newborough
Mr. A. Fabbone,
1 Halsion Street,
NEWBOROUGH EAST.

Noble Park
Mr. G. Wright,
1 Cyrene Street,
NOBLE PARK.

Oak Park
Mr. K. White,
603 Pascoe Vale Road,
OAK PARK.

Reservoir
Mr. J. Giddens,
1043 High Street,
RESERVOIR.

Ringwood
Mr. J. G. Stafford,
4 Great Ryrie Street,
RINGWOOD.

Redan-Sebastopol
Mr. W. Gunn,
Chr. Vickers & Grant
Streets.

SEBASTOPOL
Spotswood
Mr. P. Kelly,
12 Bluningham Street,
SPOTSWOOD.

Syndal (St. Chyloper's)
Wattle Park
Mr. J. McNamara,
5 Venice Street,
BOX HILL.

Werthebe
Mr. R. M. Thompson,
53 Margaret Street,
WERTHEBE.

NEW DENTAL SERVICE

— THROUGH H.A.C.B.S.

The Hibernian Society has joined with eleven other Friendly Societies to form The Victorian Health and Welfare Society so that members, their wives, children and kindred may receive all the facilities of a modern and completely equipped Dental Centre at the lowest possible charge.

The Dental Clinic is situated on the 7th Floor, Capitol House, Swanson Street, Melbourne. It is staffed by highly qualified dental surgeons, a nurse, a dental mechanic and a receptionist. It opened on Monday, 6th August, 1962.

Members are charged ordinary standard fees, but providing the account is paid within 21 days and proof of membership of the H.A.C.B.S. is produced a special and substantial membership allowance will reduce the account by at least 25 per cent.

Treatment is available by appointment only, and members telephone MTF

7708 if and when they require dental treatment.

There is no contribution payable for this new benefit, but one must be eligible by reason of membership of a Friendly Society.

If you are a member of a non-Friendly Society Medical and Hospital Fund you will be eligible if you transfer membership to the Hibernian Society.

REMEMBER, FOR APPOINTMENTS RING MTF 7708.

The possible extension of this service to the larger provincial centres will be discussed at an early date.

GOOD BOOKS AND

CO-OP STAFF ADOPT CHILD

The Y.C.W. Co-operatives Staff are happy to be sponsors of an Orphan through the "Innocents Relief Appeal Association".

Our Innocent Child is a 2½-year-old aboriginal girl who is an inmate of the Holy Child Orphanage, Broome, Western Australia, under the care of the Sisters of St. John of God. Barbara has a weak chest and was always in hospital until the doctor had her placed in the Orphanage. Her father is lazy and will not provide a proper home and the mother is incapable of minding her children. The Holy Child Orphanage has operated in Broome for 22 years.

It is because these children (less fortunate than ourselves), need someone to take an interest in them that we are playing a small part by all contributing weekly till we raise £18 to help support our child and praying for her welfare.

The Y.C.W. staff has the privilege of being the first Group Sponsorship.

YOU CAN HELP

The Innocents Relief Appeal Association offers you a most rewarding way of existing PERSONAL CHRISTIAN CHARITY. They have the photos and case histories of children from remote areas of Australia and Asia. You can select one of these to sponsor from the photos. You have a preference for children of the following countries: Australia, New Guinea, India, Korea, the Philippines, Hong Kong. For further information write to:

The Secretary,
Innocents Relief Appeal,
P.O. Box 71,
South Brisbane.

MARRIAGE

READING WILL HELP IN MARRIAGE

PREPARATION

by Reverend Fr. C. A. McCann

An engaged couple can derive great benefit from reading about marriage. There are very many good books that have been published in the last three decades. These have been written about every aspect of marriage and have been published in such a way that an engaged person could acquire a considerable library at reasonable cost.

A great number of people do not read at all these days, which is a great pity; but even the non-readers will read if they are engaged, and interested in marriage provided they find the right books.

These books can be found in any of the Catholic Book Shops. If you go in and just browse around taking a quiet look at what is available you will find one that will interest you.

You may say "but why read? To make yourself better equipped for a new and difficult way of life.

To enable you to make a more intelligent approach to a way of life which requires great intelligence. To broaden your vision of this life.

To realize its scope.

A very common remark after a Pre-Cana Conference is, "Gosh Father! I did not know that there was so much in marriage." Reading about your subject will acquaint

CATHOLIC MARRIAGE

MANUAL

There are many books on the shelves of a Pre-Cana Chaplain and let us take one as example. I don't say it is the best but it will suit our purpose. The Catholic Marriage Manual of Rev. George A. Kelly. This book is very good because it is wide in its scope. It is a reasonable price, does not take for granted that it is the only and best book but provides a whole list of other books which can be read on the co-related subjects.

Father Kelly explains the meaning of marriage and what is required in his first chapters. Then he lets a Doctor take over to explain the physiology.

Moral matters, birth control and rhythm receive some treatment then the miracle of birth. From there to some difficulties, childless marriage, carelessness, differences of opinion, money matters and in-laws, alcoholism, the menopause and old age. Some excellent chapters then on the marriage bond itself, mixed marriages, parenthood and religion in the home with suggestions for prayer together.

AID TO IDEALS

If an engaged person reads such a book it helps his or her thoughts about marriage. Perhaps his or her ideals will be lifted considerably. The resulting marriage could thereby be much more fruitful and happy.

Another very good book is Marriage, a Medical and Sacramental Study, by Keenan and Ryan. Disregard those who are perhaps sceptical that reading will help you broaden your grasp of this important subject—these are the very people whose thinking is shallow. At least investigate this fruitful source of ideas.

Many of these books can be bought in pamphlet or cheap bound form for very reasonable prices, so there's no need to be out of pocket to any great extent.



AROUND THE CO-OPS

By your Roving Reporter

Keith Gaff, treasurer of Reservoir, has set a high standard of bookkeeping and procedure for running a credit society budget scheme. Keith is to be congratulated on the work he has put into this scheme. Likewise are the directors of the society and secretary, John Giddens, because the whole scheme is a result of close team work.

Clyde Hetten and Tom Maguire have resigned as secretary and assistant secretary of Noble Park Credit Society. Their places have been taken by Gary Wright and Alan Down who are both keen to maintain the capable record of Clyde and Tom.

Ken Treacy's appointment as full-time assistant education officer came to an early end. In early publicity work he was co-opted to do for the Y.C.W. Co-operatives new installment insurance plan, Ken showed such aptitude for insurance, that the Y.C.W. Co-operative Board asked him to fill the vacant position of Manager of the Insurance Division. Ken accepted and now has the responsibility of expanding this section of co-operatives.

It was Max Rundel, Max and his wife Maurine were the two original Y.C.W. Co-operative Insurance staff back in 1954. They did all the processing of policies at their home for the first eighteen months.

Distinguished citizens are eagerly sought by football clubs to hold their number 1 membership ticket. When the Y.C.W. Co-operative started their Installment Insurance Contracts, there was no doubt who should have the honour of holding Contract no. 1.

Max is a co-operator in other things as well as insurance. He is an active member of trading, housing and credit societies and a director of housing and permanent building co-operatives.

The work was then taken over by the full-time staff of the Y.C.W. Co-op, but Max remained the guide, philosopher and friend of the Insurance Division.

It was he who, this year, pioneered the thought of the Installment Insurance Contract and persevered in planning systems to make it workable. It is fitting therefore, that the first contract to be processed should be Max and Maurine Rundel's.

John Kane, secretary of the Monash Credit Society of Morwell, was an interested visitor at Moe credit society's formation meeting. John had a talk with the Development Society's representatives there and is confident he will have a few good ideas to introduce to the Morwell society.

A Must for You

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Phone: 67-4567.